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### Substitution of Trustee

Grantor:  
Fannie Mae ("Federal National Mortgage Association")  
14221 Dallas Parkway  
Dallas, Texas 75254  
972-239-0570

Grantee:  
John C. Underwood, Jr.  
340 Edgewood Terrace Drive  
Jackson, Mississippi 39206  
601-981-7773

### INDEXING INSTRUCTIONS AND/OR LEGAL DESCRIPTION:

Lot 130, Section C, Morrow Crest North Subdivision, in Section 35, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 87, Pages 1-6 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Loan Number: 8229983

**SUBSTITUTION OF TRUSTEE**

WHEREAS, on September 8, 2006, Tammy Waddle and David Waddle, executed a deed of trust to Peter F. Makowiecki, Trustee for the benefit of "MERS" Mortgage Electronic Registration Systems, Inc., which deed of trust is recorded in Deed of Trust Book 2560 at Page 636 and re-recorded in Book 2569 at Page 763 in the office of the Chancery Clerk of the County of DeSoto, State of Mississippi pertaining to the following described property situated in said County and State, to-wit:

1001 Crockett Loop N Hernando, MS 38632  
Parcel #2087-3502.0-00130.00

Lot 130, Section C, Morrow Crest North Subdivision, in Section 35, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 87, Pages 1-6 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Subject to road rights of way, public utility easements and zoning, subdivision and health department regulations of DeSoto County, Mississippi; subject to any matters which might be revealed by an accurate and current survey; subject to any prior reservation or conveyance of oil, gas or mineral rights of any kind or character whatsoever; subject to covenants, limitations and restrictions of said subdivision as found on plat of said subdivision of record in Plat Book 87, Page 1-6 and/or elsewhere of the records of DeSoto County, Mississippi.

Indexing Instructions: Lot 130, Section C, Morrow Crest N S/D, Sec. 35, T2S, R8W, DeSoto Co., MS.

WHEREAS, under the terms of said deed of trust, the beneficiary or any subsequent holder of the said deed of trust is authorized and empowered to appoint and substitute another trustee in the place and stead of the trustee named therein, at any time by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

by writing duly signed and acknowledged and recorded in the County in which the premises are located; and

WHEREAS, the undersigned, Fannie Mae ('Federal National Mortgage Association') is the present holder and beneficiary of the aforesaid deed of trust and now desires to substitute John C. Underwood, Jr., of Jackson, Mississippi, in the place and stead of the said original trustee named in the original deed of trust or any subsequently appointed substitute trustee; and

NOW THEREFORE, Fannie Mae ('Federal National Mortgage Association') does hereby appoint and substitute John C. Underwood, Jr., as Trustee in said deed of trust in the place and stead of the said original trustee or any subsequently appointed substitute trustee.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid and to convey title to said foreclosed property to whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed that the undersigned has requested transfer of its bid to grantee(s) in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

WITNESS THE SIGNATURE of Fannie Mae ('Federal National Mortgage Association') by its attorney in fact IBM Lender Business Process Services, Inc. acting by and through its duly authorized officer, this the 30th day of July, 2010.

Fannie Mae ('Federal National Mortgage Association') BY: IBM Lender Business Process Services, Inc. its Attorney-in-Fact

BY: Barbara Smith  
TITLE: Loan Administration  
AVP

ATTEST: Almeta Jefferson


STATE OF OREGONCOUNTY OF WASHINGTON

Personally appeared before me, the undersigned authority in and for the County and State aforesaid, the within named Barbara Smith and Almeta Jefferson, known to me to be the Loan Administration Avp and Title Services Specialist, respectively of the said IBM Lender Business Process Services, Inc. as attorney in fact for Fannie Mae (Federal National Mortgage Association) who acknowledged to and before me that he/she/they executed the foregoing instrument in writing on the day and year therein mentioned, for and on behalf of the said corporation, in said representative capacity, after having been first duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 30<sup>th</sup> day of July, 2010.

My commission expires:

11-27-2011

  
NOTARY PUBLIC  
S. Vaughn

